

**Information to identify the case:**

Debtor 1	Myla M. Giles	Social Security number or ITIN xxx-xx-5595
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 15-26641-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Myla M. Giles

3/5/21

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Myla M. Giles  
Debtor

Case No. 15-26641-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Mar 05, 2021

User: admin  
Form ID: 3180W

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Total Noticed: 35

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2021:**

Recip ID	Recipient Name and Address
db	+ Myla M. Giles, 81 Diven Street, Springfield, NJ 07081-2801
cr	+ American Honda Finance Corporation d/b/a Acura Fin, P.O. Box 168088, Irving, TX 75016-8088
cr	+ BANK OF AMERICA, N.A., c/o Koury Tighe Lapres Bisulca & Sommers, 1423 Tilton Road, Suite 9, Northfield, NJ 08225-1857
cr	The Grande at Kings Woods, 225 Berkley Road, Mantua, NJ 08051
515719750	+ ACS/JP Morgan Chase Bank, 501 Bleecker Street, Utica, NY 13501-2401
515719754	+ ASA, c/o Delta Management Associates, Inc., 100 Everett Avenue, Ste 6, PO Box 9191, Chelsea, MA 02150-9191
515719753	American Student Assistance, c/o Delta Management Associates, 100 Everett Avenue, Ste 6, PO Box 9191, Chelsea, MA 02150-9191
515868801	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515719756	+ Bank of America, N.A., c/o Frederick J. Hanna & Associates, PC, 2253 Northwest Parkway, Marietta, GA 30067-8764
515719762	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Home Depot Credit Services, PO Box 182676, Columbus, OH 43218-2676
515719758	Capital One/Neiman Marcus, PO Box 5235, Carol Stream, IL 60197-5235
515719760	+ Chase Bank USA, N.A., c/o United Collection Bureau, Inc., 5620 Southwyck Blvd, Ste 206, Toledo, OH 43614-1501
515822473	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515719764	State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445
515719766	+ The Grande at Kings Woods, c/o Budd Realty, 901 Cooper Street, Deptford, NJ 08096-2572
515719765	+ The Grande at Kings Woods, Condominium Association, PO Box 783, Woodbury, NJ 08096-7783
515719767	+ The Grande at Kings Woods, c/o Dennis McInerney, Esq., Moorestown Time Square, 710 East Main Street, Ste 2B, Moorestown, NJ 08057-3066
515742122	+ The Grande at Kings Woods, Attn Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
515719768	+ The Home Depot/Citibank, N.A., c/o Monarch Recovery Mgmt., Inc., PO Box 16119, Philadelphia, PA 19114-0119
515719769	+ The Home Depot/Citibank, N.A., c/o United Collection Bureau, Inc., 5620 Southwyck Blvd., Ste 206, Toledo, OH 43614-1501
515719770	Union Plus Credit Card, PO Box 71104, Charlotte, NC 28272-1104

TOTAL: 21

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 05 2021 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 05 2021 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515719752	EDI: WFFC.COM	Mar 06 2021 01:28:00	American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
515752866	EDI: HNDA.COM	Mar 06 2021 01:28:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
515719751	EDI: AMEREXPR.COM	Mar 06 2021 01:28:00	American Express, PO Box 1270, Newark, NJ 07101-1270
515807524	EDI: BECKLEE.COM	Mar 06 2021 01:28:00	American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515954078	EDI: BANKAMER.COM		

District/off: 0312-1

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		Mar 06 2021 01:28:00	Bank of America, PO BOX 31785, Tampa, FL 33631-3785
515719755	EDI: BANKAMER.COM	Mar 06 2021 01:28:00	Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170
515719757	+ EDI: MID8.COM	Mar 06 2021 01:28:00	Capital One, N.A., c/o Midland Credit Management, Inc., 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
515719759	EDI: CAPITALONE.COM	Mar 06 2021 01:28:00	Capital One/Saks Fifth Avenue, PO Box 71106, Charlotte, NC 28272-1106
515917219	EDI: ECMC.COM	Mar 06 2021 01:28:00	ECMC, PO BOX 16408, ST.PAUL, MN 55116-0408
515719763	EDI: IRS.COM	Mar 06 2021 01:28:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
515719761	EDI: JPMORGANCHASE	Mar 06 2021 01:28:00	Chase Cardmember Service, PO Box 15548, Wilmington, DE 19886-5548
515845058	EDI: PRA.COM	Mar 06 2021 01:28:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2021 at the address(es) listed below:

Name	Email Address
Conika Majumdar	on behalf of Creditor BANK OF AMERICA N.A. conika.majumdar@fnf.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Eric Clayman	on behalf of Debtor Myla M. Giles mail@jenkinsclayman.com connor@jenkinsclayman.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John M. Sommers	on behalf of Creditor BANK OF AMERICA N.A. JMSommers@KTLBSLAW.com, ktlbslaw@aol.com

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John R. Morton, Jr.

on behalf of Creditor American Honda Finance Corporation d/b/a Acura Financial Services ecfmail@mortoncraig.com  
mortoncraigecf@gmail.com

Joshua I. Goldman

on behalf of Creditor BANK OF AMERICA N.A. josh.goldman@padgettlawgroup.com, bkgroup@kmillawgroup.com

R. A. Lebron

on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@fskslaw.com

Stephanie F. Ritigstein

on behalf of Debtor Myla M. Giles mail@jenkinsclayman.com kevin@jenkinsclayman.com

Thomas J Orr

on behalf of Creditor The Grande at Kings Woods tom@torrlaw.com xerna@aol.com;orrtr87054@notify.bestcase.com

TOTAL: 11